

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM	
U.S. Bankruptcy Court MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Telephone number: 973-645-4764 Honorable Vincent F. Papalia, U.S. Bankruptcy Judge	
CASE NUMBER: 20-19404-VFP	DATE FILED:: 8/10/20
In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Altagracia D Matos xxx-xx-1226	ADDRESS OF DEBTOR(S): 46 Elliott St FL 1 Newark, NJ 07104
DEBTOR'S ATTORNEY: Yakov Rudikh Rudikh and Associates 14 Woodward Drive Old Bridge, NJ 08857 732-659-6961	TRUSTEE: Charles M. Forman Forman Holt 365 West Passaic St. Suite 400 Rochelle Park, NJ 07662 201-845-1000

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

9/20/21

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.

Dated: June 22, 2021

FOR THE COURT
Jeanne Naughton, Clerk

FORM NOA Rev. 5/2016

In re:
Altagracia D Matos
Debtor

Case No. 20-19404-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 22, 2021

User: admin
Form ID: noa

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2021:

Recip ID	Recipient Name and Address
db	+ Altagracia D Matos, 46 Elliott St FL 1, Newark, NJ 07104-3420
aty	+ Forman Holt, 365 West Passaic Street, Suite 400, Rochelle Park, NJ 07662-3005
518921045	+ Essex County Special Civil Part, 465 Dr. Martin Luther King Jr., Newark, NJ 07102-1735
518921046	+ Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
518921047	+ Hayt Hayt & Landau, 2 Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
518921051	+ Lyons, Doughty, & Veldhuis, P.C., 136 Gaither Drive Suite 100, Mount Laurel, NJ 08054-2239
518921053	+ New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
518951683	New Residential Mortgage LLC, c/o NewRez LLC d/b/a Shellpoint Mortgage, PO Box 10826, Greenville, SC 29603-0826
518958069	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
518921055	+ Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
518930024	U.S. Bank Trust National Association, as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: charles.forman@txitrustee.com	Jun 22 2021 20:36:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 22 2021 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 22 2021 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Jun 23 2021 00:28:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518921039	EDI: CAPITALONE.COM	Jun 23 2021 00:28:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
518921038	EDI: CAPITALONE.COM	Jun 23 2021 00:28:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518929289	+ EDI: AIS.COM	Jun 23 2021 00:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518921041	+ EDI: CCS.COM	Jun 23 2021 00:28:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518921042	+ EDI: DISCOVER.COM	Jun 23 2021 00:28:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
518921044	+ EDI: DCI.COM		

District/off: 0312-2

User: admin

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518921049	EDI: IRS.COM	Jun 23 2021 00:28:00	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
518921040	EDI: JPMORGANCHASE	Jun 23 2021 00:28:00	Internal Revenue Service, 44 South Clinton Ave., Trenton, NJ 08601
518921052	+ EDI: MID8.COM	Jun 23 2021 00:28:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
518972619	EDI: PRA.COM	Jun 23 2021 00:28:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
518968596	EDI: PRA.COM	Jun 23 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541
518921054	+ EDI: PRA.COM	Jun 23 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o TJX, POB 41067, Norfolk VA 23541
518928251	EDI: AISSPRINT	Jun 23 2021 00:28:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518923036	+ EDI: RMSC.COM	Jun 23 2021 00:28:00	Sprint Corp, PO BOX 7949, OVERLAND PARK, KS 66207-0949
		Jun 23 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
cr	*+	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518921050	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, P.O. Box 9052, Andover, MA 01810
518921048	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518921043	##+	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2021 at the address(es) listed below:

Name	Email Address
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Andrew M. Lubin

on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2018-PM11

District/off: 0312-2

User: admin

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bkecf@milsteadlaw.com, alubin@milsteadlaw.com

Charles M. Forman

cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com

Charles M. Forman

on behalf of Trustee Charles M. Forman cforman@formanlaw.com
lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com

Denise E. Carlon

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com
bkgroup@kmlawgroup.com

Michael E. Holt

on behalf of Trustee Charles M. Forman mholt@formanlaw.com kanema@formanlaw.com

Shauna M Deluca

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING sdeluca@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Yakov Rudikh

on behalf of Debtor Altagracia D Matos rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 8